

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WILLIAM N GEARY
NICOLE M GEARY
Debtor(s)

Case No. 18-24551GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/21/2018.
- 2) The plan was confirmed on 01/31/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/17/2019, 01/30/2020, 12/17/2021, 03/31/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/08/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,709.00.
- 10) Amount of unsecured claims discharged without full payment: \$13,042.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$98,934.00
Less amount refunded to debtor	\$877.00

NET RECEIPTS: **\$98,057.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,673.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$10,273.13**

Attorney fees paid and disclosed by debtor: \$900.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	21,293.00	21,214.02	21,214.02	21,214.02	2,402.49
AMERICREDIT FINANCIAL SVCS INC	Unsecured	331.00	331.95	331.95	23.31	0.00
AVID ACCEPTANCE LLC	Priority	NA	16,468.70	16,823.12	16,823.12	0.00
BANK AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	3,053.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	2,723.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,006.00	2,006.23	2,006.23	140.86	0.00
CAPITAL ONE**	Unsecured	1,589.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CHLD CBNA	Unsecured	0.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
KOHL'S++	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL HOSPITAL COLLECTIONS'	Unsecured	40.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	55,226.00	60,205.35	0.00	37,754.89	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	6,877.07	6,877.07	6,877.07	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	250.00	472.89	472.89	472.89	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	22.50	22.50	1.58	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	755.53	755.53	53.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	1,416.97	1,416.97	99.49	0.00
PRAAG FUNDING LLC	Unsecured	756.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES II	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
TBOM RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	519.45	519.45	36.47	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	6,844.00	26,645.71	26,645.71	1,870.80	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	6,554.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	3,709.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	3,049.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	2,849.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	1,827.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	1,574.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	927.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	197.04	197.04	13.83	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$37,754.89	\$0.00
Mortgage Arrearage	\$6,877.07	\$6,877.07	\$0.00
Debt Secured by Vehicle	\$21,214.02	\$21,214.02	\$2,402.49
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$28,091.09	\$65,845.98	\$2,402.49
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,296.01	\$17,296.01	\$0.00
TOTAL PRIORITY:	\$17,296.01	\$17,296.01	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,895.38	\$2,239.39	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,273.13</u>
Disbursements to Creditors	<u>\$87,783.87</u>
TOTAL DISBURSEMENTS :	<u>\$98,057.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/14/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.